



Prairie State Bank & Trust

Change-It-Up

Debit Card Savings Program Terms & Conditions

1. Requirements for participation in the "Change-It-Up" Debit Card Savings Program:
 - You must have a PSB&T Checking account
 - *Program is not available for Business, Money Market or Health Savings accounts.*
 - You must have a PSB&T Debit Card
 - You must have a PSB&T Savings account
 - You must enroll and agree to the "Terms & Conditions" of the program. Please allow up to three business days for "Change-It-Up" program activation.
2. Upon enrollment in the "Change-It-Up" Debit Card Savings Program, Prairie State Bank & Trust (PSB&T) will round-up the amount of "qualifying debit card transactions" associated with the designated Checking Account to the next *whole dollar amount, and transfer the amount in excess of the purchase amount from the designated Checking Account to a designated Savings Account.
Qualifying debit card transactions include: Point of Sale Debit Card Transactions (signature or PIN based); Purchases initiated by internet or telephone using your PSB&T Debit Card.
** Round up amount – defaults to nearest \$1.00; Customer option available \$2.00 - \$9.00*
3. PSB&T will aggregate the rounded up amounts from qualified debit card transactions that post to the designated Checking Account each business day and make a single transfer ("Change-It-Up Transfer To Acct # XXX") at the end of the business day. If on a business day there is not sufficient available funds in the designated Checking Account, or if any transaction has overdrawn the designated Checking Account, PSB&T will not round up the debit card transactions posted on that business day and PSB&T will cancel the daily round-up transfer for that day.
For Example: Make a purchase at Wal-Mart with your PSB&T Debit Card for \$10.15. That amount will post to your account as normal.
The Transaction on your statement will show: \$10.15 with a description of:
CHANGE-IT-UP .85 MCD PUR WAL-MART SPRINGFIELD, IL
We will then create a transaction in the amount of \$0.85. Savings Deposits are credited on a day delay basis.
4. If the qualified debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in the designated Savings Account. Credit transactions or adjustment transactions will not be rounded-up.
5. Customers will be automatically enrolled in a "combined statement" so that the checking and saving transaction activity will appear on one monthly statement.
6. Prairie State Bank & Trust reserves the right to cancel or modify the "Change-It-Up" Debit Card Savings Program at any time without prior notice to you.
7. You can cancel your participation in this program by contacting Prairie State Bank & Trust customer service center at 1-800-597-2977 or one of our many branch locations.

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